

**Retired
Member
Death
Benefits**



*California
Public
Employees'
Retirement
System*

Retired Member Death Benefits

This brochure is designed to answer many of the questions which may be asked at the time of the death of a CalPERS member or survivor, anyone receiving a CalPERS benefit. CalPERS staff want to assist you with the steps you must take to insure prompt and legally correct payment of death benefits. CalPERS cannot pay benefit claims until proper documentation of entitlement is received.*



San Diego Scallop

Pecten diegensis

The San Diego Scallop can be found in deeper waters from Monterey to San Diego. Scallops are jet-propelled, sprinting through the water by rapidly opening and closing their shells.

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STEP 1: Notification
Notify CalPERS of the death
by either telephone or mail

Our telephone number:

(916) 326-3848 or (800) 352-2238.

TTY (916) 326-3240 Fax (916) 326-3933

Our address:

CalPERS

Post Retirement Services Division

Survivor And Death Benefits

P.O. Box 1652

Sacramento, CA 95812-1652

If it is more convenient you may notify the CalPERS office nearest you.

CalPERS will need the following information.

Please be prepared to provide it over the telephone or to include it in your letter:

- name and Social Security number of the deceased;
- date of death;
- name, address, and telephone number of surviving spouse, next of kin, or the person designated to settle the estate; and,
- name, address, and telephone number of the person providing the notice of death.

STEP 2:

Request for Information

Once CalPERS has been notified, a claim booklet is sent to the next of kin, the named beneficiaries, or to the person reporting the death.



STEP 3:

Return of Information

The following documentation is required before payment can be made:*

- copy of the death certificate;
- completed claim form;
- marriage certificate if survivor continuance is to be paid to a surviving spouse;
- birth certificate of a beneficiary if designated for a monthly allowance;
- if the estate is to be paid, Letters of Administration or Letters Testamentary for the probated estate;
- the return of any checks issued after the payee's death, or a personal check for the amount due to be returned; and,
- newspaper clipping reporting the death (if available).

** (Under certain circumstances, CalPERS may automatically pay a monthly benefit to a surviving spouse prior to receiving the required documents. CalPERS will advise the person filing the death report if a monthly allowance will be payable and if the spouse may cash any checks issued by CalPERS after the date of death.)*



Things You Should Know

The Information and Claim Booklet

This booklet is mailed shortly after a death is reported to CalPERS. The information on the completed claim form serves as the formal application to receive payable death or survivor benefits and to identify family members who may be legally entitled to benefits.

Health and Dental Insurance Enrollment Forms

If the survivor or the beneficiary is entitled to continue coverage under a health or dental insurance plan administered by CalPERS, enrollment is automatically continued. A copy of the enrollment form is sent to the benefit recipient once payment has begun.

For automatic continuation of health insurance the following conditions must all be met:

- a monthly allowance must be payable;
- the recipient of the monthly allowance must have been enrolled in the health plan; and,
- the health plan must have been under the Public Employees' Medical and Hospital Care Act.

If coverage will not continue, formerly-covered survivors may be eligible for COBRA coverage. *COBRA is federal legislation allowing you to directly pay for premiums for specified periods of time to temporarily replace lost coverage. Certain "qualifying events" determine eligibility for COBRA. CalPERS will inform you if you are eligible for COBRA.*

Beneficiary Designation Revocation/Statutory Beneficiary Order

Certain events occurring after retirement revoke the existing beneficiary designation for the lump sum death benefit on file with CalPERS: marriage, dissolution or annulment of marriage, or the birth or adoption of a child.

If no beneficiary designation is in effect at the time of death, lump sum benefits are paid to surviving family members in the following order:

1. spouse,
2. children (natural or adopted),
3. parents,
4. brothers and sisters,
5. probated estate,
6. stepchildren,
7. grandchildren (including step grandchildren),
8. nieces and nephews,
9. great grandchildren,
10. cousins.



Beneficiary Designation

It is important to keep a beneficiary designation current. A designation form (PERS-PRS-509) may be requested by calling or writing the Post Retirement Services Division. This form is only for lump sum benefits, such as the Retired Death Benefit, the Option 1 or special Option 4 balance of contributions, or the balance of Temporary Annuity payments.

If you wish to change your retirement election to provide a monthly allowance to your new spouse or if your spouse named for a life option benefit has died, you should contact Post Retirement Services to learn about the requirements for a recalculation of your allowance.





For The Record

We suggest that this information be saved along with other personal retirement records to provide guidance to family members when it becomes necessary to claim death benefits.

Checks are not payable after the death of the person to whom they are sent. The sooner CalPERS receives notification of the death of a member, the sooner we will be able to determine the eligibility of a survivor. The sooner CalPERS receives notification of the death of anyone receiving a CalPERS check, the less likely it is that CalPERS will need to recover a large sum of money due to checks issued after the date of death. Any allowance accrued and unpaid as of the date of death is paid to the eligible beneficiary.

If all necessary documents are readily available to the beneficiary or are already in our file, we will be able to assist you and determine eligibility more quickly and efficiently.

Pismo Clam

Tivela stultorum

Famous for their flavor, the Pismo Clam is still commercially dug in some coastal communities. Even so, there is a danger of its disappearance from California beaches. The Pismo Clam can be found on open, sandy beaches from Half Moon Bay to Mexico.

For More Information

Post Retirement Services Division

P.O. Box 942716

Sacramento, CA 94229-2716

(916) 326-3848 or (800) 352-2238

(916) 326-3240 — TTY Text Telephone

(916) 326-3933 — Fax

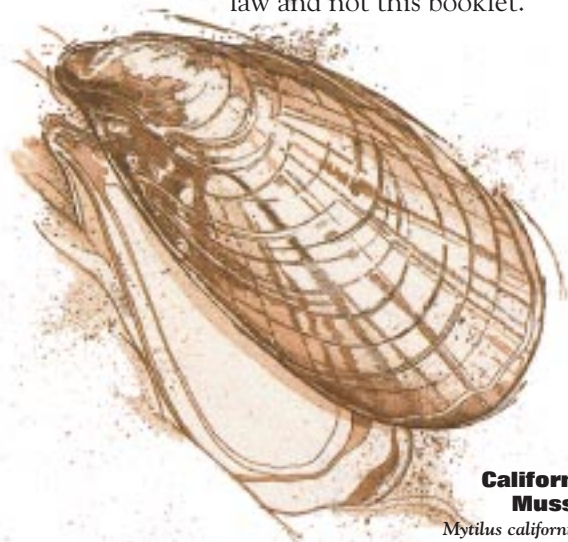
Area and Field Offices

Refer to *Do You Have The Right Number?*

(PERS-PUB-19) for a directory to CalPERS

Area and Field Office locations.

While reading this material, remember that we are governed by the California Public Employees' Retirement Law. The statements in this booklet are general. The Retirement Law is complex and subject to change. If there is a conflict between the law and this booklet, any decisions will be based on the law and not this booklet.



**California
Mussel**

Mytilus californicus

The California Mussel can be found attached to rocks in clusters along our Pacific Coast from Canada to Mexico. This mussel is one of the larger equivalves, growing up to five inches long. Although most mussels are edible, they are not commonly eaten in America. In Europe, however, mussels like this one are “farmed” and eaten in great quantity.

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How Did You Like This Brochure

If you would like to share your opinion of this brochure, please send us your ideas. Your constructive comments can help us make this brochure even better. Please answer the questions below and mail this page to the following address:

California Public Employees' Retirement System
Office of Public Affairs
P.O. Box 1802, Sacramento, CA 95812-1802

1. This brochure is designed to provide an overview of retirement information. Did you get a useful overview of the information from reading this brochure?
☐Yes ☐No If no, what do you find lacking?

2. Did you have questions after reading any sections?
☐Yes ☐No If yes, in what sections do you have questions, and what are your questions?

3. Did you find any sections particularly helpful?
☐Yes ☐No If yes, which sections?

4. Did you find yourself wanting additional information on any subjects?
☐Yes ☐No If yes, which subjects?

5. If you have other comments, please share them below.





*California Public Employees'
Retirement System*

400 P Street

Sacramento • CA 95814

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